

**Information to identify the case:**

Debtor 1	<u>Robert Elliott Shanley III</u>	Social Security number or ITIN	xxx-xx-8423
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-26126-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Elliott Shanley III

12/6/23

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Robert Elliott Shanley, III  
Debtor

Case No. 18-26126-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Dec 06, 2023

Form ID: 3180W

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2023:

Recip ID	Recipient Name and Address
db	+ Robert Elliott Shanley, III, PO Box 641, Navesink, NJ 07752-0641
cr	ISE Farms, Inc., 110 Good Springs Road, Broadway, NJ 08808
517697929	Bank West, PO Box 4024, Alameda, CA 94501-0424
517697934	Evane McLean Shanley, PO Box 32, Navesink, NJ 07752-0032
517697935	Home Depot Credit, PO Box 9601010, Louisville, KY 40290-1010
517974199	ISE Farms, Inc., 110 Good Springs Road, Broadway, NJ 08808
517697941	Pension Parameter, Inc., 675 Line Road, Aberdeen, NJ 07747-1246
517697943	Stearns, Card Memembr Services, P O Box 6353, Fargo, ND 58125-6353

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 06 2023 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 06 2023 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517697928	+ Email/PDF: bncnotices@becket-lee.com	Dec 06 2023 20:54:02	American Express, Bankruptcy Department, P.O. Box 981540, El Paso, TX 79998-1540
517756276	Email/PDF: bncnotices@becket-lee.com	Dec 06 2023 20:54:54	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517735742	+ Email/Text: bankruptcy@bmo.com	Dec 06 2023 20:48:00	BANK OF THE WEST, 2527 CAMINO RAMON, SAN RAMON CA 94583-4213
517697930	EDI: TSYS2	Dec 07 2023 01:38:00	Barclay Card, P.O. Box 8833, Wilmington, DE 19899-8833
517697932	EDI: CITICORP	Dec 07 2023 01:38:00	Citi, Po Box 6004, Sioux Falls, SD 57117-6004
517697933	EDI: DISCOVER	Dec 07 2023 01:38:00	Discover Card, PO Box 15316, Wilmington, DE 19850-5316
517697936	EDI: IRS.COM	Dec 07 2023 01:38:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
517697931	EDI: JPMORGANCHASE	Dec 07 2023 01:38:00	Chase, Card Memembr Service, P.O. Box 15548, Wilmington, DE 19886-5548
517697937	^ MEBN	Dec 06 2023 20:44:22	KML Law Group, 701 Market Street, #5000, Philadelphia, PA 19106-1541
517756909	Email/PDF: resurgentbknofications@resurgent.com	Dec 06 2023 20:53:47	LVNV Funding, LLC its successors and assigns

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Dec 06, 2023

Form ID: 3180W

Total Noticed: 35

as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517697938	+ EDI: LENDNGCLUB	Dec 07 2023 01:38:00	Lending Club Corp., 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
517697939	EDI: SYNC	Dec 07 2023 01:38:00	Lowes, P.O. Box 530970, Atlanta, GA 30353-0970
517697940	Email/Text: camanagement@mtb.com	Dec 06 2023 20:47:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
517789887	Email/Text: camanagement@mtb.com	Dec 06 2023 20:48:00	M&T Bank, PO Box 840, Buffalo, NY 14240
517801771	EDI: PRA.COM	Dec 07 2023 01:38:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517710992	EDI: Q3G.COM	Dec 07 2023 01:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517697942	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 06 2023 20:47:00	State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
517700139	+ EDI: SYNC	Dec 07 2023 01:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517697944	EDI: TDBANKNORTH.COM	Dec 07 2023 01:38:00	TD Bank, PO Box 5400, Lewiston, ME 04243
517829002	EDI: TDBANKNORTH.COM	Dec 07 2023 01:38:00	TD Bank, N.A., c/o Schiller Knapp Lefkowitz Hertzell LLP, 70 Gray Road, Falmouth, ME 04105
517800480	+ Email/Text: RASEBN@raslg.com	Dec 06 2023 20:47:00	U.S. BANK NATIONAL ASSOCIATION, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517782329	EDI: USBANKARS.COM	Dec 07 2023 01:38:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
517767392	EDI: USBANKARS.COM	Dec 07 2023 01:38:00	U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229
517767075	EDI: USBANKARS.COM	Dec 07 2023 01:38:00	U.S. Bank National Association, c/o U.S. Bank Home Mortgage,, a division of U.S. Bank N.A., 4801 Frederica Street, Owensboro, Kentucky 42301
517697945	EDI: USBANKARS.COM	Dec 07 2023 01:38:00	US Bank, NJ-Indirect Lending, PO Box 790179, Saint Louis, MO 63179-0179

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	ISE America Inc., 12201 Massey Road, Massey, MD 21650-1614
cr	*+	U.S. Bank National Association, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517974198	##+	ISE America, Inc., 12201 Massey Road, Massey, MD 21650-1614

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Dec 06, 2023

Form ID: 3180W

Total Noticed: 35

belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 08, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor U.S. Bank National Association ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor US Bank National Association hkaplan@rasnj.com kimwilson@raslg.com
J. Alex Kress	on behalf of Creditor ISE Farms Inc. akress@chapman.com
J. Alex Kress	on behalf of Creditor ISE America Inc. akress@chapman.com
Joseph Casello	on behalf of Debtor Robert Elliott Shanley III jcasello@cvclaw.net, jcasello627@gmail.com
Joseph Gunnar Devine, Jr	on behalf of Creditor TD Bank N.A. jdevine@tmppllc.com, ecf@tmppllc.com
Richard Gerbino	on behalf of Creditor TD Bank N.A. rgerbino@schillerknapp.com, lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com
Richard James Tracy, III	on behalf of Creditor TD Bank N.A. richard.tracy.iii@gmail.com, tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com
Ryan A. Gower	on behalf of Creditor TD Bank N.A. rgower@duanemorris.com, jalowe@duanemorris.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13